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ABSTRACT

This booklet tells the stories of six perople who have waged battles against unemployment and some of the skills they used to help them win. An introduction stresses the importance of resources in helping one through unemployment. Four steps in collecting resources are listed: take stock, regroup, fortify, and mobilize. The major portion of the booklet offers suggestions for following through on these steps. Taking stock involves completing a checklist of financial, emotional, physical, and social needs and then identifying all resources that can be used to combat unemployment. Specific activities are also suggested for each of the other steps. A "Resources Guide and Index" provides charts to assist in beginning a personal resources search. It serves to give an idea of how to work with one's particular situation and to identify and locate the financial, physical health, emotional health, and social health resources needed. A resource worksheet is included. (YLB)

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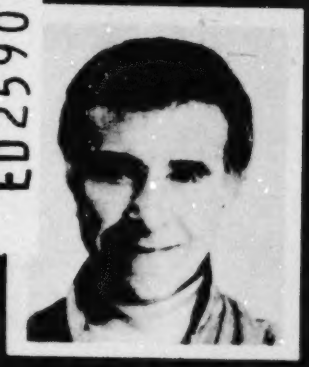

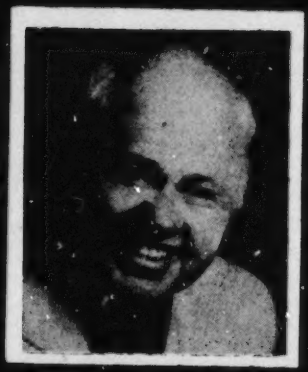

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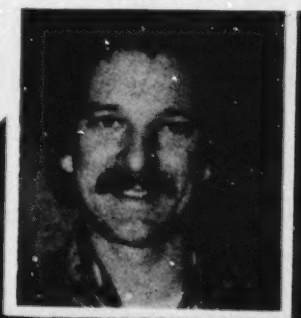

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This booklet is the result of the generosity and kindness of:

The people whose stories are told, and the people who helped tell them:

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Lisa Welchel and Ken Werther

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What do Ricardo Montalban, Mickey Rooney, Isabel Sanford, Lisa Welchel, Jim Perry and Ray Mills have in common? Among other things, all of them have waged their own personal battles against unemployment.

Like millions of Americans throughout the country, each of these people has had to face the anger, the helplessness, the fear, humiliation, depression and sense of failure that comes with being out of work.

Each of them won their war. In this booklet, they share some of the skills they used to help them win.

INTRODUCTION

Unemployment is a very real threat to a person's survival. It threatens every aspect of our lives: our economic health, our family's health, our social, emotional and physical health. Some feel its impact on a person's life rivals that of the death of a loved one.

Like a threat made against the security of a nation, this kind of threat against the welfare of a person and his or her family requires ACTION. But for most of us, taking ACTION is the last thing we feel able to do when faced with unemployment. Having lost our jobs, we've lost just about everything that in the past has helped us know what to do. We've lost our friends and associates at work, we've lost our income, and we've lost our sense of identity—because for most of us, our work is how we spend the largest part of our day, and we organize the rest of our life around the time we are working. In many ways, our work is who we are.

Dissolving those elements that glue our lives together, unemployment threatens our health, our homes, and our relationships with our families and friends. It challenges the self-esteem and sense of self-worth of even the strongest person.

Unemployment can make us feel worthless; like something is wrong with us. "After all," we think, "Why else would I be out of work?" Even when there is a large layoff or plant closing, we still feel that we are somehow to blame, that we have failed ourselves and our families.

We feel angry, but because we don't know who to blame, we turn the anger on ourselves and on our families and friends. We feel helpless, especially if we try to get work and nothing comes. We feel humiliated that this has happened to us. And all of these feelings make us depressed. Often we withdraw—from our families, our friends, from the world. From anything that reminds us that we've failed.

And that is how we lose the war against unemployment.

The stress from all these events mounts up when we turn inward and away, when we give in to depressing feelings. And medical specialists warn that stress which does not let up causes illness. It can lead us to drink too much, to take too many drugs, to abuse our children and spouses, to become physically ill, and sometimes even to have suicidal thoughts.

But this need not happen. Researchers have discovered that there are families for whom unemployment is not the devastating event described here. It seems, in fact, that these families and individuals emerge from unemployment with more than they had before. Sometimes the unemployed person ends up with a more satisfying, better-paying job. Sometimes the family ends up closer to one another, with better communications than they had. Sometimes a wife who never before worked outside the home discovers she actually enjoys the work she took to help with family finances.

What makes the difference? One of the most important factors is RESOURCES. Those families with the most resources make it through unemployment with the best results. What are resources? They include many things, such as:

- extra money tucked away in savings to tide us over;
- skills that can be used to get a job—any job—just to bring in survival money;
- life insurance policies we can borrow against to provide extra money;
- health insurance to cover us while we're not working;
- family relationships that make us feel loved and supported;
- family members who are willing and able to take on extra work;
- friends to share our problems with;
- community agencies, colleges and trade schools—all providing no-cost or low-cost services;
- collectives we can create or join for greater self-sufficiency: food co-ops, child-care co-ops, automobile repair co-ops, etc.

All these, and many more, are resources that can be used to help us through the time we are unemployed. And the more resources we can collect, the more successful our unemployment will be.

So, to start collecting these resources, we need to do four things:

I. TAKE STOCK:	Of the financial, emotional and physical demands facing us, and of the resources we already have at hand to work with;
II. REGROUP:	Take a new look at the demands and resources, and then make a game plan for ACTION;
III. FORTIFY:	Build up the resources we can, to help us carry out our plan, and finally;
IV. MOBILIZE:	Carry out our game plan.

In the following pages, six people who won their own personal victories against unemployment share their secrets. And with their help, we will look at how to begin our own campaigns.

"The life of an actor is very precarious. I started at the top, but during the demise of the studio contract system, I was left with a wife and four children to support, forcing all of us to tighten our belts, alter our lifestyles, and most importantly, forcing me to intensify my efforts to keep active."

Ricardo Montalban—actor

How do we know what to do—where to begin—once our work has ended?

TAKING STOCK

The place to begin is at the beginning, by asking ourselves: "What do I have, already at hand, to work with as I begin this period of unemployment?"

- Identify all necessary monthly expenses and special needs, including those you expect might come up in the near future.

ITEM	MONTHLY AMOUNT	ITEM	MONTHLY AMOUNT
Mortgage or Rent	$ _____	Living Expenses:	
Taxes	$ _____	Supermarket	$ _____
Insurance Premiums	$ _____	Automobile	$ _____
Utilities:		Other	$ _____
Telephone	$ _____		$ _____
Gas/Electricity	$ _____	Debts:	
Water	$ _____	Charge Cards	$ _____
Garbage	$ _____		$ _____
Other	$ _____	Doctor(s)	$ _____
Alimony	$ _____	Dentist	$ _____
Child Support	$ _____	School/lessons	$ _____
		Babysitter	$ _____
		Other	$ _____

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- Identify the various responsibilities you have to your family, your friends, your community, and to yourself. Consider the activities you participate in at your child's school, at church, or in other civic settings. Include social commitments: women's groups, men's groups, sports groups, etc.

- Finally, identify your most pressing concerns: financial, emotional and physical. These might include: a child who is having problems at school or is exhibiting difficult behavior at home; a balloon payment coming due in six months; a long-standing marital conflict which suddenly becomes more troublesome; a physical illness that threatens to become more severe under the stress of unemployment.

SPECIAL CONCERNS:

_____

_____

_____

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_____

Completing this step will help you decide where to begin your course of ACTION.

Now you have a complete checklist of all your financial, emotional, physical and social needs. The next step is to determine what resources you have, to meet these needs.

"Throughout my career, I've maintained faith in my talents. So when I've been out of work in, say, motion pictures, I've been able to find work someplace else to get me by—in dinner theaters, cabarets, Las Vegas and the like."

Mickey Rooney—actor

Our talents and skills are two of the resources we can use to combat unemployment. In TAKING STOCK, we need to identify all the others that we have.

TAKING STOCK

- Identify all guaranteed monthly income. Be sure to include unemployment insurance benefits, disability benefits, SSI, pensions, etc.

- Identify all other financial resources. These could include any insurance policies you might hold, the equity in your home, savings and checking accounts,

ITEM	MONTHLY AMOUNT	ITEM	MONTHLY AMOUNT
Unemployment Benefits	$ _____	Insurance Policies	$ _____
Welfare/SSI Benefits	$ _____	Savings Accounts	$ _____
Food Stamps	$ _____	Checking Accounts	$ _____
Pensions	$ _____	Equity	$ _____
Disability Benefits	$ _____	Personal Property	$ _____
All other monthly income	$ _____		$ _____
			$ _____
		All other income	$ _____
		resources	$ _____

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and any personal property that you could do without and that might be marketable: a second car, a bicycle, used furniture, a luxury appliance, an old stamp collection, used clothing, etc.

- Identify all your personal skills that might be marketable, along with those of household members who are willing and able to work. Include everything you can think of that you know people are paid to do: housepainting, babysitting, gardening, cleaning, cooking, running errands, aiding the disabled, dancing and singing, building, etc.

- Identify the physical, emotional and social resources you have. Are you strong, healthy, agile, graceful, enduring? Are you cheerful, sensitive, quick-witted, organized, good-humored, patient, caring? Do you have a few close friends you can confide in; is there someone special you can relax with, work with, learn with; are there family members you can work with and talk to easily?

These, along with the personal resources you identify for yourself, can be used in the steps ahead to help you shape your course of ACTION.

"When I first came to Los Angeles seeking my 'stardom', I got a keypunching job first and then I began looking for a professional acting job—a long, arduous experience. Finally, I changed my attitude and approach at interviews and auditions. I had a voice and I used it. From the moment I entered the door, I spoke with authority, gave my name with authority, walked in the office with authority. I knew what I wanted and what I was there for."

Isabel Sanford—actress

Ms. Sanford's is the kind of assertion that will help you through the next three steps:

TAKING STOCK

- Contact your creditors before they contact you, to make the necessary plans for meeting your commitments to them. Remember:
  - Tell them clearly and firmly what your circumstances are and what you can pay now;
  - If you need additional information or credit assistance, contact one of the resources listed in the Resource Guide at the back of this booklet;
  - As your finances change, for better or worse, be sure to contact your creditors again to make new arrangements.

- Sit down with your family and discuss the immediate actions you all need to take to use your current financial, emotional, physical and social resources to their best advantage. This might entail negotiating a family budget, explaining certain limitations to the children, requesting a particular kind of support or special assistance from each family member, assigning special chores and roles to each family member according to their individual needs and resources.

- Sit down with selected friends and let them know what your circumstances are and how they can be of help. They may not know how to be most helpful during this difficult time—in fact, they may fear embarrassing you by asking to help out. Take the initiative and let them know what you need from them. And find out how you may return the favor: Now that you are unemployed and your time is your own, you might find you can offer your friends valuable services—such as meeting a repairman during work hours, running errands, etc.

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"During the first two years of my career, I was unemployed a lot. Before this, I had always said that my life's priorities were my faith, my family, and lastly my work. And being unemployed for so long really put my statements to the test. I made the unemployed time pay off by developing my faith, becoming closer to my family and making new friends. It showed me that the beliefs I held for so long were something I could trust in and live by, and I felt a satisfaction with my life even though I wasn't working."

Lisa Welchel—actress

Having now completed TAKING STOCK, we are faced with one of the biggest challenges of unemployment: We need to take a look at our lives, at the needs and resources immediately facing us and those we can foresee in the near future, and at our hopes, dreams and aspirations, as well as those of our family. And then, as a good commander regroups his forces and designs new plans of attack against the enemy, we must begin to reorganize and change certain elements of our lives to meet the situations we now face. It is time to begin REGROUPING.

REGROUPING

- Review the concerns you identified in Step 3 of TAKING STOCK. These are the items you should address here. If you think of more, add them to the list.
- Review your resources—financial, emotional, physical and social—listed on pages 8, 9, and 10. These are the resources you have to start out with.
- Using all the creativity and imagination you can muster, think about what you would consider to be the best possible outcomes from this period of unemployment.

Lisa Welchel, for instance, used this time to deepen her relationships and to learn more about herself. For some people, it may mean a change of careers, a change in residence, a change

of family roles. It may mean going back to school, learning new skills, pursuing new hobbies or becoming more involved in community concerns. What would it mean for you?

- Talk with family members about what this period could mean for each of them, and about how each of the changes you've imagined would affect them. What changes would they make, and how would these changes in turn affect other family members?

- Look through the Resources Guide at the back of this booklet. Contact the community resources that pertain to your situation and collect additional resource ideas.

- With your goals firmly in mind, with your resources identified, make a list of personal and family goals and a plan of ACTION each of you will follow to bring these goals about.

Each person in the family will have some ACTION they will want to take: something as simple as taking a cut in allowance, giving up candy for a time, taking on a paper route, or babysitting after school, to something as large as starting a training program in a new career, trading family roles, or taking in a boarder. Because unemployment affects the entire family, and not just the unemployed member, this campaign has to include everyone. Afterall, an army is far more powerful than a lone soldier.

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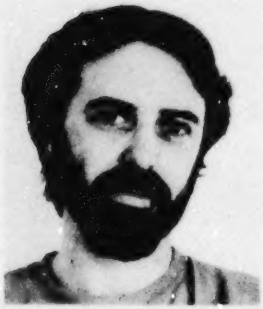

"The one thing that made the situation most bearable was having the emotional support of my family. I couldn't have made the adjustment without the help of my wife and her willingness to pick up the financial slack my unemployment caused. This, along with my faith, made the situation not as crippling as it could have been."

Jim Perry—railroad worker

As we set out on our new campaign, facing the daily frustrations, disappointments and setbacks that come with being unemployed and with charting a new course, what will we use to keep us on track, to help us persist until we've reached our goals?

Jim Perry found that his wife's financial and emotional support were the most important fortifications for his campaign against unemployment, helping him keep going until he reached his goal of reemployment. For other people, it might be their children, their parents, their partners, their friends; or it might be a physical activity, a civic service, a church group or union group. It might be a religious belief, a successful daily routine—and, more likely, it might be a combination of these kinds of things. Here are some considerations to use in developing our own fortifications:

FORTIFYING

- FINANCIAL FORTIFICATION

  We all need *some* money to keep ourselves alive. If unemployment benefits or disability payments run out, if temporary jobs terminate, there are other legal means of finding financial resources to keep ourselves and our families clothed, housed and fed. If you are short on ideas for where to find the financial fortification you need, turn to the Resources Guide.

- PHYSICAL FORTIFICATION

  Stress will be one of your biggest enemies during this campaign, and if you don't provide yourself with sufficient physical fortification, you could become physically ill. Make sure that in TAKING STOCK you have identified the various health coverages you can provide for yourself and your family. Take care of physical ailments—don't put them off. Then, keep active and fit, exercising regularly. It will provide

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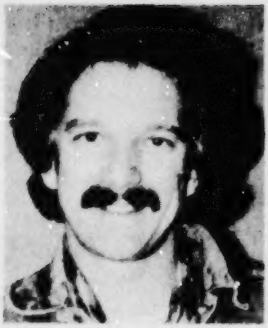
your body with its necessary upkeep, and it will also be a good way to work off the anger and frustrations you'll collect during your day. Also, it will reduce stress and help you stay healthy over the long haul.

EMOTIONAL FORTIFICATION

Like Jim Perry, all of us need to feel that those who are close to us, the people we hold most dear, are on our side, believe in us, care for us. We need their emotional support. And we need their support on a regular basis, especially during stressful periods such as unemployment. Families are the likely place to turn for this support. The problem is, during unemployment, *everyone* is going to be needing extra emotional support, and everyone is going to have less of it to give. There's likely to be a lot of free-floating anger in the family, feelings of helplessness and a lot of fear. The tendency will be to turn inward, and to express anger, even over little things. RESIST! Instead, find out how each member would like to be supported and find a way that suits you to give and to receive support. And don't forget yourself—give yourself some nice things: some time each day to escape your troubles, some "play" time, some time during which you can say to yourself, "Nice going, pal, you've been working real hard, and I'm behind you 100%!"

SOCIAL FORTIFICATION

Remember what medical researchers have told us: Our relationships with other people can reduce the effects of stress on our lives. And you can easily expand your "support network" by looking into the community groups that interest you—they're just waiting for people like you with time and interest to share.



"I believe my involvement as a volunteer and my constant contact and relationships with other people kept me from being self-destructive while I was unemployed. Their support, and my preoccupation with the volunteer work, kept my mind busy and my hopes high."

Ray Mills—former machinist, law-student

Having taken stock of the needs and resources we have to start out with, and then regrouping to design a new plan of ACTION, identifying the kinds of fortifications we will use, it is now time for putting our plans into ACTION.

MOBILIZING

Incorporate the following steps into your mobilization plan, and you're on your way:

- KEEP ACTIVE

  Another of your big enemies will be the idle time you have on your hands once your job is over. There's only so much time you can put into the job search each day, and the feelings that are generated by unemployment will make you want to do NOTHING. Once you fall into this cycle, it will be hard to climb out, so avoid it by establishing a daily routine. Along with the job hunt, include the financial, physical, emotional and social activities you've identified.

- DO SOME ACTIVITY THAT HAS MEANING FOR YOU

  For some people, this means volunteer work with a group they feel close to. For others, it may be a social

group they have a relationship with. The important thing is to establish a place in your life where you are *giving of yourself* in a way that has meaning for you. This will help you keep a sense of meaning and purpose in your life, regardless of a job.

■ GET THE ASSISTANCE YOU NEED AS SOON AS THE NEEDS ARISE

The Resource Guide which follows will help you identify where to turn for assistance. Learning how to identify, and then ask for the help you need will make all the difference in how this period works out for you. Remember what Isabel Sanford did. And remember, the community agencies are there for you —for just these purposes.

■ KEEP UP YOUR CONNECTIONS

Make sure your routine includes regular contact with friends and community. Not only do new ideas and job leads come from these resources; your social contacts can reduce the harmful effects of the stress of being out of work, through sharing feelings as well as practical information. Many union halls have established support groups for their unemployed workers. Some churches and civic groups have done the same. Check around and find a group in your community, or start one of your own.

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RESOURCES GUIDE AND INDEX

Collecting resources is a skill. It takes practice, persistence, patience and determination. Sometimes it takes the inventiveness of a private eye. But because the resources you collect and use will help you win your fight against unemployment, it is worth the effort to collect as many as you can. The following charts will help you begin your personal resources search. The lists are by no means exhaustive, but they serve to give you an idea of how to work with your particular situation, to identify and locate the resources you need.

First, a few tips to keep in mind:

1. There *are* resources out there for your particular needs.
2. *Someone* is going to direct you to them, if you don't already know where to find them.
3. You just have to ask, and keep asking, until you find the right person to lead you to the right resources.
4. When you make a call, or visit an agency:
   a) if the person you speak to cannot help you, ask who they would recommend you speak to for help;
   b) if the person you speak to does give you some help, be sure to ask for another referral—you can never have too many resources, and the next one may work even better than the first;
   c) if the person you speak to cannot give you a referral, ask to speak to someone who can.
5. Try to remember that the people you talk to may be having a hard day—sometimes helping people with problems can be very difficult—and the person helping you may be brusk or even rude. You may have to ask two or three times for what you want. Or they might not understand just what it is you are asking for specifically. And so you will have to repeat yourself. This is part of the challenge of resource-collecting. It's not easy, and often you will come away feeling drained and defeated. Just turn to Isabel Sanford's story, and try again. If you do, eventually you will succeed.

FINANCIAL RESOURCES

Having just been laid off, have I filed for unemployment insurance and registered for job search services? — NO

YES

Have I spoken with my employer and/or union about all the benefits I am entitled to receive, including pensions, UI, SSI, health coverage, etc.? — NO

YES

Have I completed TAKING STOCK and do I know what my monthly commitments and resources are? — NO

YES

Does my monthly income (including UI and other benefits) cover my monthly debts? — NO

YES

Have I contacted my creditors (including utility companies) and made arrangements for special payments on my debts? — NO

YES

Have I researched all federal, state, city and private programs for which I might be eligible, such as Homestead Act, Fair Debt Collection, SSI, etc.? — NO

YES

Contact California Employment Development Department (EDD); For the phone number, look under state or county government listings.

Contact employer and/or union representative.

Turn to page 8.

Consumer Credit Counselors, Inc.: is a non-profit agency that assists people in determining how to manage their debts. Offices are located in major cities throughout the country. Check the phone book under "Consumer" or contact their state office at 1429 Market Street, San Francisco, CA 94103; or call them at (415) 552-8320.

Legal Aid Society: is a county-run agency providing legal counseling for people unable to afford private services. They make referrals and advise on matters of health care, credit problems, and housing. Look in the phone book under "Legal Aid" or under county government listings.

Social Services Department: offices provide information on Food Stamp programs, Aid to Families with Dependent Children, Supplemental Security Income (SSI) and welfare. Look in the phone book under state and county government listings.

The United Way: operates an information and referral service in most major cities, providing information on what services are available in your community. Look under "United Way" in the phone book.

PHYSICAL HEALTH RESOURCES

Have I checked with my employer and/or union about the term of my present health benefits coverage to see if it can be extended or maintained? — NO

YES

Have I checked to see if I qualify for Medi-Cal or Basic Adult Care? — NO

YES

Have I identified the various low-cost and no-cost medical services available in my community? (including Hill-Burton health centers, sliding-scale private clinics, free clinics, etc.)? — NO

YES

Have I identified community recreation programs that offer low-cost or free fitness/activity programs? — NO

YES

Have I provided a daily routine that includes physical activity to keep my physical health in shape and to reduce stress? — NO

YES

Contact employer and/or union representative.

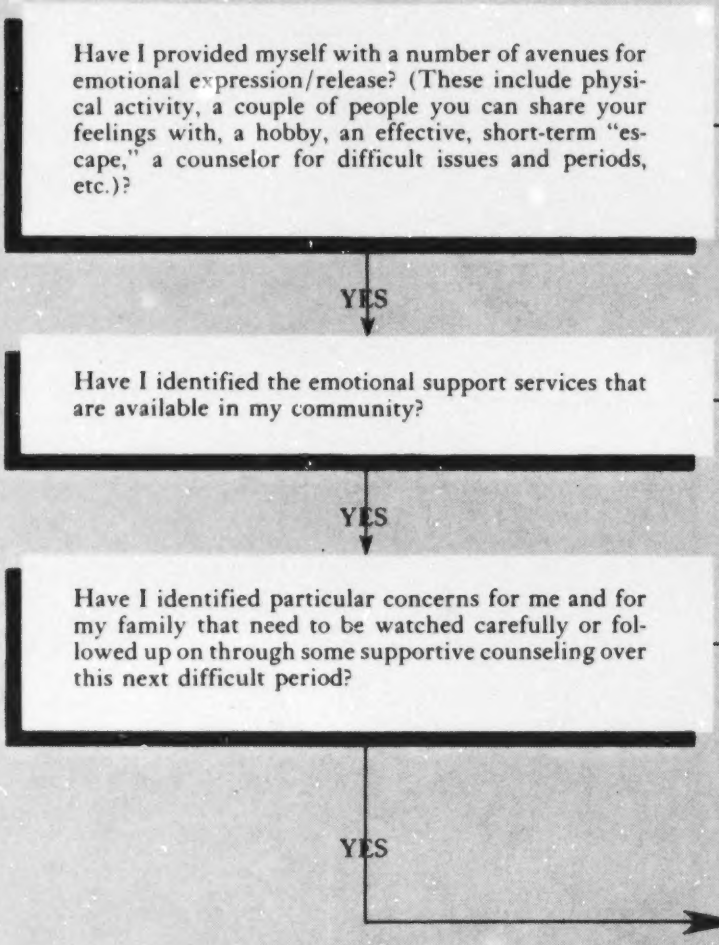
Contact the Social Services Department listed under "County Government" in the phone book. May also be listed under "Medi-Cal."

Look under "Health Care Services" in the county government section of the phone book. Also contact United Way Information and Referral for additional resouces.

Look under "Parks and Recreation" section in city government section of the phone book.

Turn back to Step 6 in REGROUPING section and review.

EMOTIONAL HEALTH RESOURCES


Have I provided myself with a number of avenues for emotional expression/release? (These include physical activity, a couple of people you can share your feelings with, a hobby, an effective, short-term "escape," a counselor for difficult issues and periods, etc.)?
NO
YES
Have I identified the emotional support services that are available in my community?
NO
YES
Have I identified particular concerns for me and for my family that need to be watched carefully or followed up on through some supportive counseling over this next difficult period?
NO
YES

For physical activity: Check "Parks and Recreation" under city government section of the phone book.

For social contacts: See Social Health Resources in this index (Page 28)

For hobbies: Check with "Parks and Recreation" people, as well as local community colleges, continuing adult education and community center programs.

For counseling: Check under "Mental Health Services," "Alcohol Abuse," or "Alcoholism," and "Drug Abuse," in the county government section of the telephone book. Also contact the United Way for counseling referrals.

SOCIAL HEALTH RESOURCES

Is my social support network strong enough to help me through this period? — NO

YES

Have I identified the existing community groups that are addressing the kinds of concerns I am facing—such as food co-ops, day-care groups, self-help groups, housing associations, tenant's rights, etc.? — NO

YES

Is there a need in my community for a group to help people, like myself, navigate through the tough spots of unemployment? — NO

YES

Have I identified one or two volunteer groups that I would like to join in order to spend some part of my week involved in meaningful and giving activity? — NO

Consider rejuvenating sagging relationships by asking for some specific support during this period; consider making new contacts at the union hall, EDD Re-employment Center, community college, recreation center—wherever you will find some important involvement; consider some counseling to bridge the gap during this period.

Contact the United Way for referrals of this sort; also contact the Mental Health Center near you (look under "Mental Health Services" in the county government listings of the phone book) and ask if there are any such groups they can refer you to; check with local church groups; contact Housing Services; look under "Community Centers" and "Social Service Organizations," in the Yellow Pages of the telephone book.

Check with union hall, pastor, United Way, mental health services, community college, for assistance in setting up and coordinating such a group.

United Way can provide you with this information.

RESOURCE WORKSHEET

ORGANIZATION OR AGENCY	CONTACT PERSON	PHONE NUMBER	ACTION

NOTES

77470—654 6-83 LDA

California Department of Mental Health